

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION AT DAYTON

In re: BILLY L. SHIRLEY, JR. : CASE NO.: 10-36420
TERRI L SHIRLEY : (Chapter 13)
 : JUDGE WALTER
Debtor(s) :
 :

AMENDED PLAN PRIOR TO CONFIRMATION AND NOTICE

Now comes the Chapter 13 Debtors and hereby amends the unconfirmed Plan as follows:

Monthly Plan Payments: Current: \$1785.00 Proposed: \$2100.00

If the plan changes the monthly payments, amended Schedules I and J are attached.

Percent to Unsecured Creditors: Current: 11.6% Proposed: 12 %

Length of Plan (months): Current: 60 Proposed: 60

(Above median income case must be a 60 month plan unless plan is repaying 100% to the general unsecured creditors.)

Proposed Effective Date: 12/1/2010 (Cannot be retroactive)

Reason for the amended plan, including any changes in circumstances since last plan:

Debtors intend to pay the secured debt owed to Ford Motor Credit on their 2006 Ford F-150 at the contract rate of \$494.00 per month, and to provide Ford with pre-confirmation adequate protection payments in the amount of \$494.00 per month.

Debtors will increase their monthly payment under the Plan to \$2100 to fully cover the current monthly obligations on their current mortgage payments, mortgage arrearage payments, and truck payments, with 12% to be paid to the unsecured creditors over the life of the Plan.

/s/ Barbara L. Horwitz
BARBARA L. HORWITZ (0063168)
Attorney for Debtors

/s/Billy L. Shirley, Jr.
Debtor

/s/ Terri L. Shirley
Debtor

AMENDED CHAPTER 13 PLAN

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Debtor (last name) SHIRLEY

Case no. 10-36420

[List only creditors affected by amended plan]

Creditor name: Ford Motor Credit

Type of Claim: (☒) secured (☐) unsecured (☐) 507 priority (☐) other

Nature of Claim: Auto loan

Current Plan: \$600 per month; no adequate protection payments

Proposed Plan: \$494 per month; adequate protection at \$494 per month

Creditor name:

Type of Claim: (☐) secured (☐) unsecured (☐) 507 priority (☐) other

Nature of Claim:

Current Plan:

Proposed Plan:

Creditor name:

Type of Claim: (☐) secured (☐) unsecured (☐) 507 priority (☐) other

Nature of Claim:

Current Plan:

Proposed Plan:

Creditor name:

Type of Claim: (☐) secured (☐) unsecured (☐) 507 priority (☐) other

Nature of Claim:

Current Plan:

Proposed Plan:

CERTIFICATE OF SERVICE WITH TWENTY ONE DAY NOTICE

All parties are hereby placed on notice that an objection to this amended plan must be filed within twenty-one (21) days of the date set forth on the Certificate of Service or an order will be submitted to the court confirming this amended plan. If an objection to this amended plan is timely filed, then this matter shall be set for hearing.

A copy hereof was served upon all creditors by regular U.S. mail on the 16th day of November, 2010.

/s/ Barbara L. Horwitz

BARBARA L. HORWITZ (0063168)

Attorney for Debtors

20 South Main Street

Springboro, OH 45066

(937) 750-8810 Telephone

(937) 748-8409 Facimile

barbara@horwitzlawsite.com

DATE: 11/16/2010

SERVED BY: Barbara L. Horwitz